Certificate Number: 00301-PAM-DE-027429519

Bankruptcy Case Number: 16-01443



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 11, 2016, at 6:28 o'clock PM EDT, JENNIFER S GRIMM completed a course on personal financial management given by internet by InCharge Debt Solutions, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: May 11, 2016 By: /s/Shabonda Burch

Name: Shabonda Burch

Title: Certified Bankruptcy Counselor